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**MED ADVANTAGE GUIDELINES**

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The Annual Enrollment Period (AEP) begins **October 15** and will continue through **December 7**.

*GPM Health and Life began accepting Medicare supplement applications with a January 1, 2021 effective date on October 1, 2020.*

AEP provides you an opportunity to help those individuals who plan to disenroll from their current Medicare Advantage plan and want to return to Original Medicare and purchase a Medicare supplement policy with an effective date of January 1, 2021.

It is important to follow the guidelines below and provide the proper documentation with your client's application to help prevent any delays in processing. Due to increased applications during the Annual Election Period, we encourage you to submit applications as soon as possible to avoid the December 7<sup>th</sup> deadline.

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**DOCUMENT REQUIREMENTS**

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***For individuals voluntarily disenrolling from their MA plans:***

Complete the "*Previous or Existing Coverage Information*" section on the application **and** submit **one (1)** of the following with the application:

- A copy of the applicant's MA plan's acknowledgement of disenrollment (Or termination notice if applying for Guaranteed Issue);
- A copy of the letter the applicant sent to their MA plan requesting disenrollment (***dated after October 15<sup>th</sup> and prior to December 7<sup>th</sup>***); or
- A signed statement that the applicant has requested to be disenrolled from their MA plan. (dated after October 15<sup>th</sup> and prior to December 7<sup>th</sup>).

***For individuals whose MA plans are terminating:***

Complete the "*Previous or Existing Coverage Information*" section of the application and send the following with the application:

- Page 1 of their termination letter from their current carrier, or
- **If they do not have their termination letter**, a legible copy or image of their Medicare Advantage card will be accepted.

**Med Supp e-App Process:**

While in the application process:

- ✓ Click on the "Attach Eligibility Documents" button, and
- ✓ Attach PDFs of the necessary documentation to be submitted with the application. *Documents cannot be attached via the e-App process after the application is submitted.*

The e-App asks a series of questions to determine if the current MA plan will qualify for GI. It does not indicate if the carrier has terminated the plan but asks for the reason the client is replacing it. By checking one of the replacement reasons, this creates a guaranteed issue situation. The message returned will indicate your client does **not** need to provide proof of disenrollment.

**Note:** Individuals who are **not eligible** for guaranteed issue **must** complete the health and medication questions on the application.

## PROVIDING DOCUMENTATION AFTER AN APPLICATION IS SUBMITTED

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If the required documentation is not available at the time the application is submitted, it may be faxed at a later date following the steps below:

- Step 1.** Obtain the policy number (*The policy number can be found on the Case Status report available on Sales Professional Access (SPA)*)
- Step 2.** Write the policy number on the documentation
- Step 3.** Fax the documentation to (402) 997-1980

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